

SPECIAL POWER OF ATTORNEY (Refinance Property)

PREAMBLE: This is a MILITARY POWER OF ATTORNEY prepared and executed pursuant to Title 10, United States Code, section 1044b, by a person authorized to receive legal assistance from the military services. Federal law exempts a MILITARY POWER OF ATTORNEY from any requirement of form, substance, formality, or recording that is prescribed for powers of attorney by the laws of any state, commonwealth, territory, district, or possession of the United States. Federal law specifies that a MILITARY POWER OF ATTORNEY shall be given the same legal effect as a power of attorney prepared and executed in accordance with the laws of the jurisdiction where it is presented.

KNOW ALL MEN BY THESE PRESENTS:

That I, DEWAYNE C. BELL, have made, constituted and appointed, and by this act and these presents, do make, constitute and appoint JOHN C. BELL, as my true and lawful attorney(s) with full power to act in my stead and in my behalf to make, do and transact all of the following business whatsoever in my name as fully as though I myself were acting; said power to include full power and authority to do or perform for me, in my name, place and stead, the following, to wit:

To refinance my residential property, which we are going to occupy, located at 1798 Manorplace Dr., Hernando, MS 38632. To execute a Deed of Trust Note; to execute, acknowledge, and deliver a Deed of Trust; to execute any additional forms or documents which are necessary or advisable, including any forms or documents required by the lender, or by the Veterans Administration where applicable.

GIVING AND GRANTING unto my said attorney(s) full power and authority to do and perform all and every act, deed, and thing whatsoever that is necessary in the execution of this power of attorney as fully as I might or could do if present and acting. I hereby ratify and confirm whatsoever my attorney(s) shall do in the premises by virtue of this authority. This power shall remain in full force and effect until 4 January 2012, unless sooner revoked.

And I hereby declare that in the absence of such a written, recorded revocation, any act or thing lawfully done hereunder by my said attorney(s) shall be binding on myself, my heirs, legal and personal representatives, and assigns, whether the same shall have been done before or after my death, unless and until reliable intelligence or notice thereof shall have been received by my said attorney(s); and whether or not I, the grantor of this instrument, shall have been reported or listed, either officially or otherwise, as "missing in action" or as a "prisoner of war" as those phrases are used in Naval parlance, it being the intendment that such status designation shall not bar my attorney(s) from fully and completely exercising and continuing to exercise any and all powers and rights herein granted, and that such report of missing-in-action or prisoner-of-war status shall neither constitute nor be interpreted as constituting notice of my death nor operate to revoke this instrument.

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This Power of Attorney shall not be affected by my subsequent disability or incapacity, and it is my intention that this Power of Attorney be governed by the Uniform Durable Power of Attorney Act, HAWAII REVISED STATUTES Chapter 551D.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 5 January 2011.

GRANTOR

Dewayne C. Bell

ACKNOWLEDGEMENT

STATE OF HAWAII)
) SS.:
CITY AND COUNTY OF HONOLULU)

Before me, Penny J. McCleary, a Hawaii State notary, appeared DEWAYNE C. BELL, who, having produced a Uniformed Services Identification Card, is known to me to be the identical person who is described herein, and who signed and executed the foregoing instrument on this 5 January 2011, as a true, free, and voluntary act and deed, for uses, purposes, and considerations therein set forth.

PENNY J. McCLERRY

Notary Public, State of Hawaii

My Commission expires: 1 August 2014

Penny J. McCleary
Doc. Description:

Physics

Position:

Property

Property

Notary Signature Date